

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Nancy Rivera
Debtor

Case No. 19-00649-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 56

Date Rcvd: Mar 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2020.

db +Nancy Rivera, 361 North 2nd Street, Lebanon, PA 17046-3808
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Lauren Berschler Karl, P.O. Box 305, Ingomar, PA 15127-0305
aty +Sindi Mncina, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170,
Duluth, GA 30097-8461
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
5162727 +A. O. Orthopedics, 801 Orange Street, Lebanon, PA 17042-7033
5162728 +Ally Financial, 500 Woodward Avenue, Detroit, MI 48226-3416
5162730 +Assoc Credit Services, 115 Flanders Rd Ste 140, Westborough, MA 01581-1087
5162731 +CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner Co, Po Box 55848, Sherman Oaks, CA 91413)
5174632 +COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
5162736 +Commercial Acceptance, 2 W. Main St, Shiremanstown, PA 17011-6326
5162738 Firstsource Advantage, LLC, 250 Bryant Woods South, Amherst, NY 14228
5162740 +KML Law Group, BNY Independence Center, 701 Market St.; Suite 5000,
Philadelphia, PA 19106-1541
5162741 +Lebanon Diagnostic Imaging, 960 Isabel Drive, Lebanon, PA 17042-7482
5183990 +Met Ed, 101 Crawford's Corner Rd, Bldg #1 Suite 1-511, Holmdel, NJ 07733-1976
5162742 Met-Ed, 73 S. Main Street, A-RPC, Akron, OH 44308-1890
5162746 Penn State Health, 500 University Drive, PO Box 850, Hershey, PA 17033-0850
5162747 Penn State MS Hershey Med. Center, PO Box 854, MC A410, Hershey, PA 17033-0854
5162748 +Prof. Bur. of Collections MD, 5295 DTC Parkway, Englewood, CO 80111-2752
5186034 +Ras Crane LLC, Lauren B Karl Esquire, Bankruptcy Dept, 10700 Abbotts Bridge Rd Ste 170,
Duluth, GA 30097-8461
5162754 +The Law Offices of Frederic I., Weinberg & Associates P.C., 375 East Elm Street, Suite 210,
Conshohocken, PA 19428-1973
5162755 +The Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
5162756 +U S Dept Of Ed/Gsl/Atl, Po Box 5609, Greenville, TX 75403-5609
5162757 +U.S. Bank N. A., Nationstar Mtg. LLC dba Mr Cooper, 8950 Cypress Waters Blvd,
Coppell, TX 75019-4620
5176649 +U.S. Bank National Association, Nationstar Mortgage LLC d/b/a Mr. Cooper,
ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
5162758 +Waypoint Resource Group, Po Box 8588, Round Rock, TX 78683-8588
5162759 WellSpan Good Samaritan Hospital, ATTN: Patient Accounting, PO Box 1281,
Lebanon, PA 17042-1281
5162760 +WellSpan Population Health Services, 3421 Concord Road, York, PA 17402-9001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: jackferry2@gmail.com Mar 09 2020 19:33:39 John J Ferry, Jr,
Law Offices of John J. Ferry Jr., 931 Cumberland Street, Lebanon, PA 17042
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 09 2020 19:35:34 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
cr +EDI: PRA.COM Mar 10 2020 00:28:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5162729 E-mail/Text: ebn@americollect.com Mar 09 2020 19:35:42 Americollect, 1851 S. Alverno Road,
Manitowoc, WI 54221-1566
5180348 EDI: GMACFS.COM Mar 10 2020 00:28:00 Ally Financial, PO Box 130424,
Roseville, MN 55113-0004
5162732 EDI: CAPITALONE.COM Mar 10 2020 00:29:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
5169304 EDI: CAPITALONE.COM Mar 10 2020 00:29:00 Capital One Bank (USA), N.A.,
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5162733 +E-mail/Text: legal@castlecredit.com Mar 09 2020 19:35:57 Castle Credit Co Holdings, LLC,
8430 W Bryn Mawr Ave, #750, Chicago, IL 60631-3475
5164452 +E-mail/Text: legal@castlecredit.com Mar 09 2020 19:35:57 Castle Credit Co Holdings, LLC,
20 North Wacker Drive, Suite 2275, Chicago, Illinois 60606-3096
5162734 +EDI: COMCASTCBLCENT Mar 10 2020 00:28:00 Comcast, Attn: Legal Department, 1701 JFK Blvd,
Philadelphia, PA 19103-2899
5162735 EDI: WFNBN.COM Mar 10 2020 00:29:00 Comenity Capital Bank/HSN, PO Box 183003,
Columbus, OH 43218-3003
5177377 EDI: ECMC.COM Mar 10 2020 00:28:00 Educational Credit Management Corporation,
PO Box 16408, St. Paul, MN 55116-0408
5162737 +E-mail/Text: bknotice@ercbpo.com Mar 09 2020 19:35:40 Enhanced Recovery Co, Po Box 57547,
Jacksonville, FL 32241-7547
5162739 +E-mail/Text: bankruptcy@fult.com Mar 09 2020 19:36:07 Fulton Bank, Attn: Legal Department,
PO Box 4887, Lancaster, PA 17604-4887
5162743 +EDI: MID8.COM Mar 10 2020 00:29:00 Midland Funding, 2365 Northside Dr Ste 30,
San Diego, CA 92108-2709
5175231 +EDI: MID8.COM Mar 10 2020 00:29:00 Midland Funding LLC, PO Box 2011,
Warren, MI 48090-2011
5162744 +E-mail/Text: Bankruptcies@nragroup.com Mar 09 2020 19:36:04 National Recovery Agency,
2491 Paxton St, Harrisburg, PA 17111-1036
5162745 +EDI: AGFINANCE.COM Mar 10 2020 00:28:00 Onemain, Po Box 1010, Evansville, IN 47706-1010

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

5169204 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2020 19:35:33
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946

5166229 E-mail/Text: bankruptcy@rwbautos.com Mar 09 2020 19:33:40 RWB Credit Services Inc,
455 PA 61 South, Schuylkill Haven, PA 17972

5162749 +E-mail/Text: bankruptcy@rwbautos.com Mar 09 2020 19:33:40 Red White and Blue Autos Inc.,
500 S Hoffman Blvd, Ashland, PA 17921-1913

5162750 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 09 2020 19:41:15 Regional Acceptance Co,
5425 Robin Road, Norfolk, VA 23513-2441

5180578 EDI: NEXTEL.COM Mar 10 2020 00:28:00 Sprint Corp, Attention Bankruptcy, PO Box 7949,
Overland Park, KS 66207-0949

5162751 EDI: NEXTEL.COM Mar 10 2020 00:28:00 Sprint, Bankruptcy Department, 6391 Sprint Parkway,
Overland Park, KS 66251-4300

5163263 +EDI: RMSC.COM Mar 10 2020 00:29:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

5162752 +EDI: RMSC.COM Mar 10 2020 00:29:00 Synchrony Bank/JCPenney, Po Box 965007,
Orlando, FL 32896-5007

5162753 EDI: RMSC.COM Mar 10 2020 00:29:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965064, Orlando, FL 32896-5064

5162761 +E-mail/Text: ebankruptcy@woodforest.com Mar 09 2020 19:35:48 Woodforest National Bank,
Attn: Legal Department, PO Box 7889, The Woodlands, TX 77387-7889

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5184594 U.S. BANK NATIONAL ASSOCIATION

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor U.S Bank National Association as Trustee, Successor in
interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank, N.A., as
Trustee for MLMI trust, Mortgage Loan Asset-Backed C bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
bkgroup@kmlawgroup.com
John J Ferry, Jr on behalf of Debtor 1 Nancy Rivera jackferry2@gmail.com,
jackferrybankruptcy@gmail.com;r51058@notify.bestcase.com
Lauren Berschler Karl on behalf of Creditor U.S Bank National Association as Trustee,
Successor in interest to Bank of America, N.A., as Trustee, Successor by merger to Lasalle Bank,
N.A., as Trustee for MLMI trust, Mortgage Loan Asset-Backed C lkarl@rascrane.com,
lbkarl03@yahoo.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Sindi Mncina on behalf of Creditor U.S. Bank National Association, as Trustee, et al...
smncina@rascrane.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1:	Nancy Rivera	Social Security number or ITIN:	xxx-xx-5705
	First Name Middle Name Last Name	EIN:	--
Debtor 2:		Social Security number or ITIN:	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 2/15/19
Case number:	1:19-bk-00649-HWV	Date case converted to chapter:	7 3/9/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Nancy Rivera	
2. All other names used in the last 8 years	fka Nancy Rios, fka Nancy Garay	
3. Address	361 North 2nd Street Lebanon, PA 17046	
4. Debtor's attorney Name and address	John J Ferry Jr Law Offices of John J. Ferry Jr. 931 Cumberland Street Lebanon, PA 17042	Contact phone 717-272-6500 Email: jackferry2@gmail.com
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: lhaller@pkh.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 3/9/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 13, 2020 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Ronald Reagan Federal Building, Trustee Hearing Rm, Rm. 1160, 11th Floor, 228 Walnut Street, Harrisburg, PA 17101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/12/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

